



**NORTH CONNACHT & ULSTER  
MONEY ADVICE & BUDGETING SERVICE**

**Relief Dedicated Mortgage Arrears Adviser**

**Candidate Information Pack**

**SEPTEMBER 2023**



## **Dedicated Mortgage Arrears Adviser– Contents**

MABS Service Offer - **Page 3**

MABS Regions - **Page 4**

Job Description - **Page 5-6**

Person Specifications - **Page 7**

Terms and Conditions - **Page 8**

How to Apply - **Page 9**



## **MONEY ADVICE & BUDGETING SERVICE**

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The Money Advice & Budgeting Service is a free, independent, confidential and non-judgmental money advice and budgeting service for all members of the public. MABS primarily works with people experiencing over-indebtedness.

MABS acts as the gateway to advice under the Abhaile scheme, which provides vouchers for clients to see Personal Insolvency Practitioners, Legal or Financial advisers. In addition, MABS supports clients at all of the repossession court sittings in the country as Court Mentors.

MABS has a remit in Money Management Education by advising clients in relation to budgeting and debt management and facilitating group talks in schools and the community in relation to money management, good saving and spending habits, sources of credit and the avoidance of over-indebtedness.

The Relief Dedicated Mortgage Arrears Adviser will provide a free, independent, confidential mortgage arrears advice service to facilitate clients to deal with debt problems arising from mortgage arrears and to become financially independent in the long term.

Relief Dedicated Mortgage Arrears Advisers will provide on-site Dedicated Mortgage Arrears Advice cover in a designated Regional MABS Area with remote/telephone/online support to some clients, as required. Relief Dedicated Mortgage Arrears Advisers will be allocated their own caseload of DMA clients and attend at Court Mentoring sessions in the region, as required.

The Relief Dedicated Mortgage Arrears Adviser is based at a specified MABS location as per the contract of employment. The Relief Dedicated Mortgage Arrears Adviser will also be required to work in other MABS offices or outreach within their region, as necessary.

### **Applicants**

If you are interested in working within a dynamic, face-to-face money advice service, engaging with people from diverse backgrounds who are experiencing difficulty with debt we would welcome your application for the position of Relief Dedicated Mortgage Arrears Adviser with our service.

## MABS Regional Companies

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Each MABS employee is part of a Regional company, which covers a large geographic or urban area. The Regional Company is a registered charity and lead by a Regional Manager reporting to a voluntary board of Directors and funded through a service level agreement with the Citizens Information Board.

The eight regional MABS companies are as follows: North Dublin, Dublin South, North Connacht & Ulster, North Leinster, North Munster, South Connacht, South Leinster and South Munster, as illustrated in the map below.





## **Job Description**

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### **MABS Relief Dedicated Mortgage Arrears Adviser**

#### **Job Summary**

The Relief Dedicated Mortgage Arrears MABS Adviser will provide a free, independent, confidential mortgage arrears advice service to facilitate clients to deal with debt problems arising from mortgage arrears and to become financially independent in the long term.

The Relief Dedicated Mortgage Arrears Adviser will be based at a specified MABS location, as per the contract of employment. The Relief Dedicated Mortgage Arrears Adviser will be required to work from other MABS offices in the region or outreach within their region as required.

#### **Successful Candidate will be:**

- Committed to the provision of a quality mortgage arrears advice service within MABS;
- Willing to work unsocial hours as may be required from time to time and to attend evening and occasional week-end events and
- Have access to a car for work purposes as determined by the work location and be prepared to travel as required.

#### **Responsibilities**

- To advise, on a one-to-one basis, clients who are in mortgage arrears – with a particular emphasis on late-stage and post MARP casework
- To explain the options available across mainstream lenders/institutions to those in late stage mortgage arrears
- To advise clients of the options available under the personal insolvency legislation
- To negotiate with lenders on behalf of clients, where necessary
- Based on a thorough understanding of the client's case and the options available to them to identify the best solution for clients and support them to achieve that outcome
- To manage and work through to resolution a caseload from a catchment surrounding the Service location
- To work within the Dedicated Mortgage Arrears MABS service (DMA MABS) structure in the development, implementation and co-ordination of policy, best practice and procedures within the context of the aims and objectives of DMA MABS
- To contribute to the development of best practice standards in the DMA MABS location in which they are employed



- To provide advice, support and advocacy in relation to the handling of mortgage arrears and consumer debt in accordance with the framework for dealing with complex casework in this area as prescribed within the project structure
- To maintain complete and accurate records and to report on progress in the format prescribed within the DMA MABS project structure
- To document successful outcomes in a format that can be shared with DMA MABS colleagues and the wider MABS as relevant
- To avail of technical support on complex cases and follow the advice and processes given in order to achieve the best outcomes for clients
- To keep up to date with legislation, policy, and practice and to attend training courses, seminars and meetings as may be directed within the DMA MABS project structure
- To support the building and maintaining of effective working relationships with other agencies and organisations including but not limited to members of the ISI, all of the mortgage lenders, Courts Service personnel at local level and others for the benefit of the DMA MABS clientele
- To attend at repossession hearings of the Circuit Court as Court Mentor and on behalf of the Regional MABS company, as required.
- To promote and understand the Abhaile voucher scheme.
- To participate in the development and delivery of strategies to promote the DMA MABS service through the use of local media, literature, exhibitions and other appropriate channels
- To participate in classroom and online training and demonstrate the achievement of learning outcomes in respect of all mandated training
- To contribute to the development of DMA MABS nationally by supporting and working with colleagues in other DMA MABS locations as required.
- To perform other duties, including regional responsibilities, appropriate to the role, as may be required and agreed with the Service Delivery Manager and/or Regional Manager from time to time and may be specific to the requirements of a particular MABS company.

Staff employed in a relief Dedicated MABS Mortgage Arrears Adviser role will be required to travel to and work from multiple service locations in a MABS Region.

## Person Specification

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### Education/Qualifications

- Hold a recognised third level qualification at a minimum of Level 7 on the National Framework of Qualifications preferably in the area of Finance, Law, Social Science or Community Development.
- Have significant knowledge through relevant MABS training, or other experience, on all aspects of mortgage arrears and insolvency including repossession proceedings.

The knowledge and skills referred to above may have been gained in either the current or previous employment or other setting.

### Essential Requirements

- Significant experience of dealing with all aspects of personal debt and mortgage debt demonstrated by a history of achieving success in complex mortgage debt casework in a previous employment
- Working knowledge of products on offer as part of banks Alternative Repayment Arrangements
- Ability to represent and negotiate on a client's behalf to achieve positive/sustainable outcomes in mortgage arrears casework.
- Ability to appraise offers in relation to newly restructured mortgage contracts
- Familiarity with the Irish repossession Court process and may include the role of mentor to clients in the premises of the Courts on dates when repossession sittings are taking place.
- Demonstrated strong communication skills, both verbal and written
- A strong commitment to quality customer service
- Ability to work effectively within a collaborative team environment and independently on own initiative
- Excellent organisational, administrative and IT skills
- Proven ability to work to tight deadlines
- Flexible approach, determination and capacity to innovate to achieve success.



## **Dedicated Mortgage Arrears Adviser– Terms and Conditions**

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**Salary Scale:** Salary range of €36,906, €38,533, €40,734, €42,326, €43,943, €45,402, €46,863, €48,323, €49,783, Long Service Increment (LSI) 1 €51,474, LSI 2 €53,164 – Pro-rata for part time staff.

**Incremental Credit:** It is expected that all new entrants to MABS will be appointed at point one of the salary scale. However, The Money Advice & Budgeting Service operates an incremental credit process for appointments higher than point one. This process is applicable to new entrants into MABS. Incremental credit criteria, based on the competencies for the role, are assessed against employment history as laid out in the application form only. A request for incremental credit from a successful candidate must be made within the first 3 months of employment. The decision on whether or not to award an incremental credit is a decision made by the Board and is subject to the availability of funding.

**Pension:** A company pension scheme is in place, and membership is obligatory upon commencement. Employee contribution; 5% of salary, Employer contribution; 7% of salary. Please note that MABS has established a normal retirement age in line with the State Pension (currently 66).

**Annual Leave:** Calculated on a pro rata basis for part year and part time as follows:  
26 days  
After 5 years' service = 29 days

**Full Terms and Conditions are contained in the MABS Staff Handbook which is issued with and forms part of an employee contract with the Money Advice & Budgeting Service (MABS) companies.**





## **Dedicated Mortgage Arrears Adviser– How to Apply**

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- A relevant application form can be accessed at [www.mabs.ie](http://www.mabs.ie)
- Applicants must meet the minimum criteria for the role set out in the person specification and possess all required competencies and will be shortlisted solely on the basis of information provided in their completed application form.
- Curriculum Vitae (CVs), late, incomplete or hand-written applications **will not** be considered.
- Please contact [northconnachtandulster@mabs.ie](mailto:northconnachtandulster@mabs.ie) if you have any special requirements in relation to completing the application form.
- **Closing date:** 12 noon on Friday 22<sup>nd</sup> September 2023
- **Please email application form to:** [northconnachtandulster@mabs.ie](mailto:northconnachtandulster@mabs.ie)
- Successful applicants may be required to complete an assessment on the day of interview, which may be an IT or written skills test, case study and or presentation, you will be advised in advance.
- A panel may be formed of qualified candidates from which temporary, part-time Relief Dedicated Mortgage Arrears Advisers posts, which are to be filled before the 31<sup>st</sup> September 2024, will be filled from, should positions arise in this period. Posts will be located in the Donegal region.
- For information on how your personal data will be used as part of this process please refer to our Data Protection Notice for Job Applicants, available at the following link: [http://www.citizensinformationboard.ie/en/data\\_protection/mabs.html](http://www.citizensinformationboard.ie/en/data_protection/mabs.html)

***Money Advice & Budgeting Services are equal opportunities employers.***